
Housing Development as a Post-War Problem in Canada.¹

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IN Canada no attempt was made to carry out any Government housing during the war. That was Canada's misfortune in one respect, since it prevented using the energy and restlessness that comes during the periods of war as a means of creating some bold experiment in model housing.

On the other hand, it is our good fortune that our present position is not prejudiced by the carrying out of any extravagant and hurried scheme during the war, meaning by extravagant, of course, the necessary extravagance created by war conditions.

Since the war ceased Canada has commenced to deal with housing as a national affair and as a problem of reconstruction. In my opinion the Canadian policy in this matter is based on the soundest principles that can be applied under a federal constitution in a

¹ Address delivered before the National Conference of Social Work, Atlantic City, N. J., Saturday, June 7, 1919.

democratic country. Of course, it is not in any sense final. It is a beginning, and I am certain that if proper administration is applied it will be a beginning of very great things.

In the inauguration of an entirely new policy, involving almost revolutionary changes in sentiment and practice, it is better to begin cautiously and with moderate expectations, only making sure that the principles are sound and that whatever is done is a contribution toward the complete administrative whole it is sought to attain. It is desirable also to use public enterprise as a stimulus and aid to good private enterprise and not as an alternative to anything but bad private enterprise.

The Canadian National Housing Project.

The armistice was signed on November 11. Immediately afterward representatives of the Federal and Provincial Governments of Canada met, and, among other subjects, discussed the desirability of creating better housing conditions. It was observed that there had been a practical cessation of building operations during the war and a scarcity of housing accommodations. The Privy Council reported on the matter on December 2, and on the following day, December 3, an order in council was issued granting a loan of \$25,000,000. On December 12, a committee of five members of the cabinet was appointed to administer the loan. Prior to the taking of this action by the Dominion Government, the Provincial Government of Ontario had decided to appropriate \$2,000,000 for housing in Ontario as an addition to any Federal loan that might be given.

The Federal loan of \$25,000,000 will be distributed among the nine Provinces of Canada pro rata to the population. It is hoped that each Province will add a contribution of its own so as to make the available total much larger. The money will be lent to the Provinces at 5 per cent and will be repayable by them, in most cases, in six equal monthly installments of principal and interest.

Administrative Machinery.

The Federal Government, the Provincial Governments and the municipalities, are all involved in the machinery that has to be set up to carry out housing schemes.

Under the constitution of Canada the duty of providing houses and controlling land development is a Provincial and municipal and not a Federal matter. Many have urged that the Federal Government should itself carry out housing schemes, but this would interfere with the autonomy of both the Provinces and the municipalities. For the sake of the future development of Government housing and its successful administration, it is essential to pay full regard to this

tact. In the working out of the administrative machinery great care has been taken to avoid anything that would have the appearance of interfering with the local government. At the same time it is obviously essential that the Federal Government should take some responsibility with regard to the way in which its money is to be used. It certainly should give some leadership and guidance on the subject and afford an opportunity for coordinating the work of the various Provinces.

Before securing the loan, each Province has to submit a general provincial scheme of housing for the approval of the Federal Government. Some kind of Federal organization is necessary to examine these schemes, to report on them, and subsequently to exercise some oversight to see that they are carried out. All this must be done with great care and tact as a means of assisting the Provincial Governments, rather than as a means of criticizing anything they do. Once each provincial scheme is approved by the Federal Government, the jurisdiction in respect of all local schemes will rest with the provincial authorities. In the same way it is expected that as a rule the provincial authorities will show a similar confidence in the municipalities and that once the municipal scheme of housing is settled the municipality will be left comparatively free to administer it and to obtain such loans as it requires to be spent in conformity with the scheme. To put it briefly, the machinery represents complete cooperation between the Federal, Provincial, and municipal governments with the responsibility divided as follows:

Federal.—Responsibility for approval of general schemes of each Province dealing with the standards and conditions to be imposed by the Province in making loans to municipalities; carrying out of advisory work in connection with provincial legislation, forms of scheme, and preparation of plans and specifications, and reporting on questions relating to standardization, comparative data collected from different Provinces and the like.

Provincial.—Responsibility to repay loan of Federal Government and to administer the general scheme it has prepared and to secure from each municipality borrowing money a general municipal scheme for its own area.

Municipal.—Responsibility for repaying loan to the Province and supervising and carrying out all housing schemes in accordance with its principles and standards included in the municipal scheme which is part of, or connected with, the general provincial scheme.

The result of the procedure is that the real work and the real responsibility rests with the municipality, although in many cases commissions appointed in municipalities have to, or in some cases may be, appointed. At any rate the responsibility is local. It is

near to the people. Close observation of the working out of details will be best attained by this means. It is likely that the municipalities will be slow to accept the responsibility. This has proved to be a stumbling block to housing progress in most countries where national housing has been carried out. It is also probable that some people will fear that the municipal administrations are not competent to undertake such additional responsibilities.

Undoubtedly there are defects in the municipal councils and forms of government and good reasons can always be found for withholding the giving of any added duties or powers to municipal administrators, but the statement may be hazarded that the longer we continue to do that the longer we shall have to wait to get local bodies in whom we can have confidence. My own opinion is that we should pile up responsibility on the municipal authority for all matters of local administration; that we should not attempt to supersede them more than is necessary for purposes of coordination and general progress and that even if this does produce mistakes these mistakes will, on the whole, be less than if we attempted to centralize the machinery of the Government too much and to create new forms of bureaucracy.

The actual progress made up to the present is that a Federal office has been opened in which there are town planners, engineers, and architects engaged in collecting data, preparing reports on different aspects of housing and town planning; preparing model plans for distribution to the Provinces and municipalities; acting as a clearing house for information on all phases of the housing question; inquiring into questions of shortage of houses, etc. This office is in direct communication with the administrative departments of each of the Provinces. The order in council setting out the Dominion scheme was not completed and issued until each Province had an opportunity of raising objections, the result being that the Federal scheme was practically agreed to by all the Provinces before it was made public.

Since the Federal scheme was issued, on February 20, the Provinces of Nova Scotia, Prince Edward Island, New Brunswick, Ontario, Quebec, Manitoba, and British Columbia have passed acts of Parliament to take advantage of the loan and to outline the procedure necessary for that purpose, leaving only two Provinces which have so far not joined in the Government scheme for reasons that are local and not because they object to the scheme in any principle.

In four out of these seven Provinces general schemes of housing have been prepared, and in the other three schemes are in course of preparation.

In Quebec and Ontario directors of housing have been appointed, and steps to create special officials are also being taken in the other Provinces.

It is not possible to enter into many details regarding the progress made, but a quotation from the latest report of the director of housing of the Province of Ontario may suffice:

The following 47 municipalities have passed the necessary by-laws bringing them under the provisions of the Ontario Housing Act, 1919.

Cities.—Windsor, Fort William, Galt, St. Catharines, Sault Ste. Marie, Ottawa, Sarnia, Woodstock, London, Guelph, Niagara Falls, Brantford.

Towns.—Sudbury, Sandwich, Hespeler, Intersoll, Oshawa, Ford City, Cochrane, Trenton, Sturgeon Falls, Leamington, Palmerston, Perth, Whitby, Listowel, Bridgeburg, Thorold, Mimico, Walkerville, Midland, Arthur, Port Colborne.

Villages and townships.—Port Dalhousie, Madoc, Port Credit, New Toronto, Nimitra, Point Edward, Richmond Hill, Fergus, Port McNicoll, Milverton, Neebing, Brantford, West Oxford, Gloucester.

About 500 plans have been approved by the director of the Bureau of Municipal Affairs, and in a considerable number of the above-mentioned municipalities houses are under construction.

The director estimates that the loans required by these municipalities will aggregate nearly \$10,000,000.

About 20 municipalities are considering plans for acquiring land and erecting houses on a large scale. Some of them have already purchased land.

The largest city in the Province (Toronto) is not included in the above list. It is preparing a scheme of its own under special powers and purposes to carry it out by means of municipal bonds raised for the purpose.¹

The progress already made within the short period of time from December, 1918, to the present shows that the process of joint cooperation of the three sets of Government has not led to any serious delay in administration.

Standards and General Principles of Schemes.

In the order in council of February 20 the standards and principles of the Federal scheme were set forth. The general objects were stated to be as follows:

To promote the erection of dwelling houses of modern character to relieve congestion of population in cities and towns.

To put within the reach of all workingmen, particularly returned soldiers, the opportunity of acquiring their own homes at actual cost of the building and land acquired at a fair value, thus eliminating the profits of the speculator.

To contribute to the general health and well-being of the community by encouraging suitable town planning and housing schemes.

Four conditions were attached to the proposed loan, namely:

1. The general housing scheme had to be approved as already stated. It was required that the general scheme should include a

¹ For further information concerning Toronto, see Report of the Ontario Housing Committee, Toronto, 1919. 187 pp. A summary of this report appears in the June number of the MONTHLY LABOR REVIEW, pp. 291 to 297.

schedule of minimum standards for purposes of health, comfort, and convenience.

2. Loans were restricted to \$3,500 for frame or veneered dwelling and \$4,500 for dwellings of more durable construction as specified.

3. Money could be loaned only to the Provinces and municipalities, to housing societies or companies with dividends limited to 6 per cent, and to owners of lots for erecting houses for their own occupancy.

4. The period fixed was 20 years for local improvements, such as pavements and frame or veneered buildings, and 30 years for land and more permanent buildings. Due regard is paid to the life of improvements with a view to encouraging more permanent construction. Thus, a loan of \$3,000 for a frame dwelling for 20 years would cost about the same per month as a loan for a better house costing \$4,000 for 30 years.

Aside from the above four conditions a number of recommendations with regard to standards are attached to the Government project. Some of the Provinces are adopting these recommendations merely as suggestions to be made by them to the municipalities. Others are adopting them and making them compulsory, and others are going further in some respects and not so far in others.

Recommendations of Federal Government as to Standards.

The standards set forth are very general and do not enter into much detail. The object was to secure the things which are essential and which are usually overlooked in municipal by-laws. The Government recommends that land be acquired by a speedy method at the lowest cost; that sites be properly planned and that local improvements, sewers, and water supply be provided in advance of the building of houses; that one-tenth of all areas for housing schemes be reserved for open spaces; that not more than one-tenth and in no case more than one-eighth of the gross cost per dwelling be spent on land; that certain standards be applied to the sizes of rooms, distances between buildings, and sanitary conditions. For instance, every house should have a bathroom.

Proportion of Cost of Land to Cost of House.

With regard to the suggestion that the cost of land should be fixed in proportion to the cost of the dwelling, the reference is to the land in an unimproved condition, and if pavements, sewers, and water mains are constructed, it would mean that the proportion of the site of the dwelling might be a fourth or a fifth instead of an eighth or a tenth.

So far as the bare land is concerned, as already noted, no workman's house should be erected on land which, in an unimproved con-

dition, costs more than one-eighth or a tenth of the complete dwelling. One of the curious facts is that the Provinces where land is most plentiful, in relation to population, are finding it most difficult to comply with this suggestion. In one of the old towns of Ontario land is being obtained for building houses at \$20 a lot, which will represent about one one-hundred-and-fiftieth of the completed building. The effect of this will be that the purchaser will be able to spend an extra \$200 on his house above what he could have done on land costing the ordinary price in a small town. This \$200 will go to supply those improved sanitary facilities which are usually left out through lack of means caused by too much money having been spent on the site.

Canadian Scheme Suitable for United States Conditions.

The Canadian scheme is one that may well be followed in the United States. There should be in the United States Government an office of housing and town planning, a coordinating and advisory bureau. The war has been won by organization, as well as by the valor of our men. If it had gone on a few months longer, you would have wasted more than you now need to spend in solving your housing problem. The Federal Government should offer a sum of money which will be equivalent to the Canadian appropriation—that is, about \$300,000,000—to assist the States to carry out housing and town planning schemes. This money should be lent at 4 per cent, to be equivalent to our 5 per cent. It should be lent to the State Governments, after consulting with them, and after settlement with them of the principles that would govern the spending of the money on housing schemes. Each State would prepare its own housing scheme, and one main condition of any Federal scheme should be that such a State scheme be prepared and approved before any loan is granted. Under State control, the municipalities or housing commissions would work out the problem locally and would build houses where needed.

To make housing improvement more effective, however, it will be necessary to have better and more general town planning legislation in the States and to unite the administration of housing and town planning together in a State department.

It seems difficult to believe that the American people, with all their resourcefulness, their love of freedom and humanity, and their unequalled opportunities will let their program of reconstruction continue to have the defect that it does not deal adequately with the most pressing social problem of our time. Everyone realizes what the housing problem is to-day in the big cities. In New York and Montreal it is getting beyond control—by any means within our

power. Let us ask ourselves what the problem will be 20 years hence, when the slum population has multiplied more rapidly than other classes of population, when the slum areas have grown proportionately greater than the healthful areas, and when the great cities are spread over double their present territory. There is hardly another social question to which it is more important that we should apply our energies, and there are few other social problems that can be effectively dealt with, without at the same time dealing with the problem of improving housing conditions.

Pennsylvania Housing and Town Planning Association Conference.

THREE points of interest in housing in Pennsylvania formed the themes of discussion before the annual conference of the Pennsylvania Housing and Town Planning Association which convened at Philadelphia on June 9 and 10. The matters under discussion were: (1) The Government villages and housing developments in and surrounding Philadelphia and the disposition of such Government projects; (2) questions affecting the financing of the wage earners' houses; and (3) aspects of the housing situation in the State of Pennsylvania.

The descriptions of the Government villages and developments surrounding Philadelphia were supplemented by visits of the delegates to Yorkship Village near Camden, the Oregon Avenue project in South Philadelphia, and to Sun Ship Village and Buckman Village near Chester.

The Government housing projects were looked upon as the beginning of a new régime in the relation of capital and the worker, as the beginning of higher ideals in the provision of houses and in community development, and as forecasting the importance of the architect and town planner in the progress of industrial housing. In spite of the fact that abnormal war-time prices exaggerated the cost of producing workmens' homes, it was felt that in ordinary times it would cost no more to make beautiful houses than ugly ones. As yet the war-time housing projects have not demonstrated their success from the point of view of maintenance. While models from an architectural and town-planning point of view, it was generally agreed that those questions relating to community development, to house management, to rental and the like were still matters on which no light was thrown by Government experience. Yorkship Village, for instance, is still very incomplete, there